

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **07-10180**

UNITED STATES BANKRUPTCY COURT
DISTRICT of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/20/07 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CMECF (contact clerk's office for more information regarding CMECF). **NOTE:** The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s):

Adam Lee Lalim
 908 1st Ave. NE
 Watertown, SD 57201

Lisa Marie Lalim
 fka Lisa Marie Slowinski
 908 1st Ave. NE
 Watertown, SD 57201

Case Number:
 07-10180

Social Security/Taxpayer ID Nos.:
 xxx-xx-8152
 xxx-xx-7439

Attorney for Debtor(s):

Robert L. Spears
 PO Box 1476
 Watertown, SD 57201
 Telephone number: 605-886-4980

Bankruptcy Trustee:

Forrest C. Allred
 14 Second Ave SE Ste 200
 Aberdeen, SD 57401
 Telephone number: 605-225-3933

Meeting of Creditors:

Date: **January 24, 2008**Time: **09:30 AM**

Location: **115 4th Ave SE, Rm 206-7, Federal
 Building, Aberdeen, SD 57401**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

To File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
3/24/08

To Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

225 S. Pierre St., Room 203
 Pierre, SD 57501-2463
 Telephone number: 605-945-4460

For the Court:

Frederick M. Entwistle
 Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 12/20/07

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe that the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CMECF (contact the clerk's office for more information regarding CMECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	Important notice to individual debtors: Effective February 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in dismissal of your case.

— Refer to Other Side for Important Deadlines and Notices —

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0869-1
Case: 07-10180

User: msem
Form ID: b9a

Page 1 of 1
Total Served: 33

Date Rcvd: Dec 20, 2007

The following entities were served by first class mail on Dec 22, 2007.

db +Adam Lee Lalim, 908 1st Ave. NE, Watertown, SD 57201-3706
db +Lisa Marie Lalim, 908 1st Ave. NE, Watertown, SD 57201-3706
aty +Robert L. Spears, PO Box 1476, Watertown, SD 57201-6476
tr +Forrest C. Allred, 14 Second Ave SE Ste 200, Aberdeen, SD 57401-4246
ust Bruce J. Gering, Office of the U.S. Trustee, 230 S Phillips Ave, Suite 502,
Sioux Falls, SD 57104-6321
858535 +AAA Collections, Inc., P.O. Box 881, Sioux Falls, SD 57101-0881
858536 +AmTrust Bank, 1111 Chester Ave., Cleveland, OH 44114-3545
858538 +Black Hills Power, 409 Deadwood Ave., P.O. Box 1400, Rapid City, SD 57709-1400
858540 +Chase Home Finance, LLC, P.O. Box 509011, San Diego, CA 92150-9011
858542 +Dacotah Bank, 1310 9th Ave. SE, Watertown, SD 57201-5302
858543 +Don and Cheri Lalim, 3129 N. Serenity Dr., Watertown, SD 57201-8316
858545 +EMC Mortgage Corp., 800 State Hwy. 121 Byp, Lewisville, TX 75067-4180
858544 +Eastern Farmers Coop, P.O. Box 9, Worthington, SD 57077-0009
858546 +Frisbee Plumbing & Heating, 4101 South Minnesota Ave., Sioux Falls, SD 57105-6742
858547 +GMAC, P.O. Box 2150, Greeley, CO 80632-2150
858548 Highmark Federal Credit Union, P.O. Box 2506, Rapid City, SD 57709-2506
858549 +James and Jeannette Reed, 908 W. Kemp, Watertown, SD 57201-3355
858550 LTD Financial Services, 7322 SU Freeway Suite 1600, Houston, TX 77074
858552 +MDU, 718 Steele Ave., Rapid City, SD 57701-2951
858551 Mackoff Kellogg Law Firm, P.O. Box 1097, Dickinson, ND 58602-1097
858553 +Michelle Slowinski, 69471 220th Ave., Kasson, MN 55944-2828
858554 Minnesota Child Support Payment Center, P.O. Box 64326, St. Paul, MN 55164-0326
858562 Reiter & Schiller P.A., The Academy of Professional Building, 25 Dale St. North,
St. Paul, MN 55102-2227
858556 +SLFC, 105 1st Ave. SW, Aberdeen, SD 57401-4104
858555 Sioux Valley/Sanford Clinic, 900 E 54th St. N., P.O. Box 5074, Sioux Falls, SD 57117-5074
858539 +The Bridge System, Hauge Associates, 2320 W. 49th St., Sioux Falls, SD 57105-6539
858558 Think Visa, P.O. Box 31112, Tampa, FL 33631-3112
858559 +United Heating & Cooling, P.O. Box 731, Rochester, MN 55903-0731
858561 Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

The following entities were served by electronic transmission on Dec 20, 2007.

858537 EDI: BANKAMER.COM Dec 20 2007 20:45:00 Bank of America, P.O. Box 15026,
Wilmington, DE 19850-5026
858541 EDI: CHASE.COM Dec 20 2007 20:45:00 Chase Visa, P.O. Box 15298, Wilmington, DE 19850-5298
858557 +EDI: WTRRN BANK.COM Dec 20 2007 20:45:00 Target Visa, Target National Bank, P.O. Box 1581,
Minneapolis, MN 55440-1581
858560 +EDI: WTRWFNNB.COM Dec 20 2007 20:45:00 Victoria Secret, P.O. Box 182128,
Columbus, OH 43218-2128
858561 EDI: WFFC.COM Dec 20 2007 20:45:00 Wells Fargo Home Mortgage, P.O. Box 10335,
Des Moines, IA 50306-0335

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2007

Signature:

